

Information to identify the case:

Debtor 1	Charda T Tabb	Social Security number or ITIN	xxx-xx-3563
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-15980-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charda T Tabb

7/6/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charda T Tabb
 Debtor

Case No. 18-15980-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db +Charda T Tabb, 21 Drexel Gate Drive, Sicklerville, NJ 08081-2805
 cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
 517413975 +Appearance Dermatology, LLC, 2466 E. Chestnut Ave, Ste 1, Vineland, NJ 08361-8486
 517413993 +Eastern Account System, 75 Glen Rd Ste 310, Sandy Hook, CT 06482-1175
 517413996 +Hayt, Hayt & Landu, LLC, Meridan Center I, Two Industrial Way West, PO Box 500,
 Eatontown, NJ 07724-0500
 517414006 Quest Diagnostics, PO BOX 740775, Cincinnati, OH 45274-0775
 517414007 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 517535358 +RoundPoint Mortgage Servicing Corporation, Kevin G. McDonald, Esquire,
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108, (609) 250-0700 (NJ) 08108-2812
 517414008 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 517414009 +South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJDMARCHAND.COM Jul 07 2018 02:58:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517413976 EDI: BANKAMER.COM Jul 07 2018 02:58:00 Bk Of Amer, PO Box 982238, El Paso, TX 79998
 517413977 +EDI: WFFC.COM Jul 07 2018 02:58:00 Bobs Ds Furn, PO Box 94498, Las Vegas, NV 89193-4498
 517413978 EDI: CAPITALONE.COM Jul 07 2018 02:58:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517413980 +E-mail/Text: csivels@creditcorpsolutionsinc.com Jul 06 2018 23:24:30
 Credit Corp Solutions, Inc, 63 East 11400 South 408, Sandy, UT 84070-6705
 517413981 +EDI: RCSFNBMARIN.COM Jul 07 2018 02:58:00 Credit One Bank Na, PO Box 98872,
 Las Vegas, NV 89193-8872
 517413982 +EDI: NAVIENTFKASMDOE.COM Jul 07 2018 02:58:00 Dept Of Ed/navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 517413992 +EDI: DCI.COM Jul 07 2018 02:58:00 Diversified Consultant, Inc., P.O. Box 551268,
 Jacksonville, FL 32255-1268
 517413994 +E-mail/Text: jennifer.macedo@gatewayonlending.com Jul 06 2018 23:22:47
 Gateway One Lending &, 3818 E Coronado, Anaheim, CA 92807-1620
 517413995 +E-mail/Text: jennifer.macedo@gatewayonlending.com Jul 06 2018 23:22:47
 Gateway One Lending & Finance, 160 N Riverview Dr. Suite 100, Anaheim, CA 92808-2293
 517413997 +EDI: RESURGENT.COM Jul 07 2018 02:58:00 LVNV Funding, PO Box 10497,
 Greenville, SC 29603-0497
 517413998 EDI: MID8.COM Jul 07 2018 02:58:00 Midland Credit Management, Inc., P.O. Box 13105,
 Roanoke, VA 24031-3105
 517413999 +EDI: NAVIENTFKASMSERV.COM Jul 07 2018 02:58:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 517414010 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchb/home Design Nahf, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 517414011 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchb/oldnavydc, PO Box 965005,
 Orlando, FL 32896-5005
 517414012 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchb/sams, PO Box 965005, Orlando, FL 32896-5005
 517414013 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchb/sams Club, PO Box 965005,
 Orlando, FL 32896-5005
 517414014 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchb/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
 517415746 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517414015 +EDI: WTRNBANK.COM Jul 07 2018 02:58:00 Td Bank Usa/targetcred, PO Box 673,
 Minneapolis, MN 55440-0673
 517414016 +E-mail/Text: bankruptcydepartment@tsico.com Jul 06 2018 23:24:19 Transworld Sys Inc/926,
 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707
 517414017 +EDI: VERIZONCOMB.COM Jul 07 2018 02:58:00 Verizon, PO Box 650584, Dallas, TX 75265-0584
 TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517413979* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 517413983* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413984* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413985* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413986* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413987* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413988* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413989* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413990* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517413991* +Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 517414000* +Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
 517414001* +Navient, PO Box 9500, Wilkes Barre, PA 18773-9500

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 34

Date Rcvd: Jul 06, 2018

***** BYPASSED RECIPIENTS (continued) *****

517414002* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517414003* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517414004* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517414005* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTALS: 0, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller on behalf of Debtor Charda T Tabb info@georgettemillerlaw.com,
jjustin@georgettemillerlaw.com; georgettemillerlaw@gmail.com; gmecfmail@gmail.com; csmith@georgettemillerlaw.com; smithcr50524@notify.bestcase.com; karenl@georgettemillerlaw.com; holmes@georgettemillerlaw.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Roundpoint Mortgage Servicing Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert J. Malloy on behalf of Creditor SJFCU ecf.rjmalloylaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6